Express Mail No.: EL474186127US	03-04-02	CNP 216-4
TRANSMITTAL OF INFORMATION DIS (Under 37 CFR 1.97(b)		Docket No. 42666/29384
In Re Application Of		
Appintell, Inc. ( 11AR 0 1 2002		
Serial No. Filing Date	Examiner	Group Art Unit
10/046945 AND SAME 01/14/02	To be assigned	2164
Title:  Automated loan risk assessment system and me		MAR 0 8 2002 nology Center 2100
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	tant Commissioner for Patents Washington, D.C. 20231  37 CFR 1.97(b)  bmitted herewith is being filed with a continued prosecution application of the national stage as set forthing of a first Office Action on the merit	nin three months of the under 37 CFR 1.53(d); in 37 CFR 1.491 in an its, or before the mailing
<ol> <li>The Information Disclosure Statement subr CFR 1.97(b), provided that the Information Final Action under 37 CFR 1.113, a Noti</li> </ol>	n Disclosure Statement is filed beforice of Allowance under 37 CFR 1.	re the mailing date of a .311, or an Action that
otherwise closes prosecution in the application of the statement specified in 37 CFR 1		
OR .		
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the fee set forth in 37 CFR 1.17(p).		MAY 2 3 2002
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TADE AND	Paymer	t of Fee	plogy Center 2100					
as described below.  Charge the Company of the Comp	nissioner is hereby authorized to A duplicate copy of this sheet is amount of verpayment. additional fee required.  Ismission by Facsimile* Indiauthorization to charge deposit smitted to the United States Patent	Certificate of M  I certify that this documer  March 1, 2002  Express Mail under 37	ailing by Express Mail  at and fee is being deposited on with the U.S. Postal Service as C.F.R. 1.10 and addressed to oner for Patents, Washington,					
(Date)    D.C. 20231.     Express Mail No.: /EL474186127US     Signature   Signature of Person Mailing Correspondence     Caroline G. Chicoine								
1 1	of Person Signing Certificate	Typed or Printed Name	of Person Mailing Certificate					
deposit account.	P	Dated: March 1, 20	OPRECEIVED MAY 2 3 2002 GROUP 3600					

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**FORM PTO-1449** 

U.S. DEPARTMENT OF

COMMERCE, PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.: 42666.0101.29384

SERIAL NO.: 10/046945

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use several sheets if necessary)

APPLICANT: AppIntell, Inc.

Filing Date: 01/14/02 Group: 2164

## **U.S. PATENT DOCUMENTS**

Examiner												Filing Date If		
Initial	Document Number				Date	Name	Class	Subclass	Appropriate					
	6 0 8 8 6 8 6			6	07/11/00	Walker et al.	705	38						
	6	1.	1	9	1	0	3	09/12/00	Basch et al.	705	35			
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## FOREIGN PATENT DOCUMENTS

Examiner												Translation				
Initial	Document Number						er		Date Country				Class	Subclass	Yes	No
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## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner Initial	DOCUMENT									
	"Electronic Loan Review" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/elr.asp									
	"FraudGuard.com" by Affinity Corporation, web page located at http://www.fraudguard.com/default.asp									
	"Safecheck" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/safecheck.asp	DECENTE								
	"Bankruptcy Search" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/bankruptcy_search.asp	RECEIVEI								
	"Address Validation" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/address_validation.asp	CDO115								
į.	"National Phone Directory" by Affinity Corporation, web page located at "http://www.teamaffinity.com/content/lenders/national_phone_dir.asp	<b>GHOUP 36</b> (								
	"Pre-Funding Comprehensive Screening Audit" by Affinity Corporation, web page locate http://www.teamaffinity.com/content/lenders/screening.asp	d at								
	"Directed Audit Services" by Affinity Corporation, web page located at									

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http://www.teamaffinity.com/content/lenders/audit_services.asp	
"Asset Search" by Affinity Corporation, web page located at http://www.teamaffinity.com/content/lenders/asset_search.asp	MAR 0 8 2002
"Fraud Guard" brochure by Affinity Corporation (4 pages)	Technology Center 2100

**EXAMINER** 

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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